

IN THE CLAIMS

1-230 (Canceled)

231. (New) A user directed search method for facilitating the distribution of a predetermined benefit, the method comprising the steps of:

associating the user of a computer device with at least one of a plurality of beneficiary groups;

selecting at least one of a plurality of providers by accessing the at least one of the plurality of providers' Internet website;

transacting business with the at least one of the plurality of providers;

authorizing a service entity to distribute the predetermined benefit, if any, from the transaction to the at least one of the plurality of beneficiary groups;

accessing an electronic network to effect the distribution of the predetermined benefit of such transaction, if any, to the at least one of the plurality of beneficiary groups; and

providing the at least one of the plurality of providers with notification of the distribution of such predetermined benefit, if any.

232. (New) The method of claim 231, further comprising the step of determining the allocation of the predetermined benefit, if any, amongst the at least one of the plurality of beneficiary groups.

233. (New) The method of claim 231, further comprising the step of closing the transaction on the at least one of the plurality of providers' Internet website.

234. (New) The method of claim 231, further comprising the step of meeting condition established by the at least one of the plurality of providers.

235. (New) The method of claim 231, wherein the service entity is selected from the group consisting of a credit card company, a bank, and other service provider.

236. (New) The method of claim 235, wherein the predetermined benefit is cash for the closing of the transaction.

237. (New) The method of claim 235, wherein the predetermined benefit is credit for the closing of the transaction.

238. (New) The method of claim 235 wherein the predetermined benefit is other consideration for the closing of the business transaction

239. (New) The method of claim 232, wherein the at least one of the plurality of beneficiary groups receives the predetermined benefit of the completed transaction.

240. (New) The method of claim 231, wherein the electronic network is selected from the group consisting of the Internet, data communications system and wireless network.

241. (New) The method of claim 235, wherein the notification is evidence of compliance with distribution of the predetermined benefit, if any, of the completed transaction.

242. (New) The method of claim 235, further comprising the step of deducting a service fee for the use of the method in the making of the transaction and transferring the fee to an information server.

243. (New) The method of claim 242, wherein the notification results in the transfer of the appropriate part of the predetermined benefit to the at least one of the plurality of providers after the service fee has been deducted.

244. (New) The method of claim 231, further comprising the step of allocating, upon receiving notification of the closing of the transaction, a determined portion of the predetermined benefit to the at least one of the plurality of providers, and the at least one of the plurality of beneficiary groups.

245. (New) The method of claim 244, wherein the predetermined benefit allocation is stored in memory.

246. (New) The method of claim 231, further comprising the steps of:
receiving a fund distribution request based upon the closing of the transaction;
and

determining whether or not the fund distribution request is subject to a predetermined transaction benefit allocation, wherein the transaction benefit allocation is determined only upon first determining that the fund distribution request is subject to the predetermined transaction benefit allocation.

247. (New) The method of claim 231, further comprising the steps of:
providing an arrangement for the transaction; and
associating the user with at least one of a good, service, or information, the at least one of the plurality of providers being associated with the at least one of the plurality of beneficiary groups.

248. (New) The method of claim 247, further comprising the step of:
arranging for the at least one of the plurality of beneficiary groups associated with the user to benefit from the user obtaining the good, service or information from the at least one of the plurality of providers.

249. (New) The method of claim 248, wherein the step of providing an arrangement includes providing, to the user, a display including a name of the at least one of the plurality of providers.

250. (New) The method of claim 231, further comprising the steps of:
receiving an input request and user-selected beneficiary group, associating the user with a beneficiary group, from the computer device;
searching for the at least one of the plurality of providers, based upon the arrangement and the received input request and the user-selected beneficiary group, the arrangement including a synergistic concentric circle search arrangement; and
outputting any associated providers to the user.

251. (New) The method of claim 231, wherein the predetermined benefit is provided through electronic funds transfer.

252. (New) The method of claim 231, wherein the predetermined benefit is provided through mail.

253. (New) The method of claim 231, wherein the predetermined benefit is selected from the group comprising goods, cash, credit, tangible services, intangible services, and information.

254. (New) The method of claim 250, wherein the display includes hyperlinks to the at least one of the plurality of providers.

255. (New) A user directed search method for facilitating the distribution of a predetermined benefit, the method comprising the steps of:
transacting business with at least one of the plurality of entities over the Internet via at least one of the plurality of entities' website;
authorizing a service entity to distribute a predetermined benefit from the closing of the transaction to the at least one of the plurality of entities;
accessing an electronic funds transfer system to effect the distribution of the predetermined benefit to the at least one of the plurality of entities; and

providing the at least one of the plurality of entities with notification of the predetermined benefit.

256. (New) The method of claim 255, wherein the plurality of entities comprises at least one of a plurality of providers and at least one of a plurality of beneficiary groups.

257. (New) The method of claim 256, further comprising the steps of:

selecting at least one of the plurality of providers by accessing the at least one plurality of providers' Internet website; and

associating the user of a computer device with at least one of the plurality of beneficiary groups.

258. (New) The method of claim 257, further comprising the step of determining the allocation of the predetermined benefit amongst the at least one of the plurality of beneficiary groups.

259. (New) The method of claim 257, further comprising the step of meeting a condition established by the at least one of the plurality of providers.

260. (New) The method of claim 257, wherein the service entity is selected from the group consisting of a credit card company, a bank, and other service provider.

261. (New) The method of claim 260, wherein the predetermined benefit is cash.

262. (New) The method of claim 260, wherein the predetermined benefit is credit.

263. (New) The method of claim 257, wherein the at least one of the plurality of beneficiary groups receives a percentage of the predetermined benefit.

264. (New) The method of claim 257, wherein the at least one of the plurality of beneficiary groups receives a benefit upon closing of the transaction.

265. (New) The method of claim 260, wherein the notification to an information server is evidence of compliance with the distribution of the predetermined benefit.

266. (New) The method of claim 265, further comprising the step of deducting a service fee for the use of the method in the making of the transaction and transferring a fee to the information server.

267. (New) The method of claim 260, wherein the notification to the information server includes the predetermined benefit after the service fee has been deducted.

268. (New) The method of claim 266, further comprising the step of allocating, upon receiving notification of the closing of the transaction, a determined portion of the predetermined benefit, and effecting the distribution, to the at least one of the plurality of providers, the at least one of the plurality of beneficiary groups, the service entity, and the information server.

269. (New) The method of claim 257, wherein the predetermined benefit allocation is stored in memory.

270. (New) The method of claim 257, further comprising the steps of:

receiving a fund distribution request based upon the closing of the transaction;

and

determining whether or not the fund distribution request is subject to a predetermined transaction benefit allocation, wherein the transaction benefit allocation is determined only upon first determining that the fund distribution request is subject to the predetermined transaction benefit allocation.

271. (New) The method of claim 257, further comprising the steps of:
providing an arrangement for the closing of the transaction; and
associating the user with at least one of a good, service, or information, the at
least one of the plurality of providers being associated with the at least one plurality of
beneficiary groups.

272. (New) The method of claim 271, further comprising the step of:
arranging for the at least one of the plurality of beneficiary groups associated with
the user to benefit from the user obtaining the good, service or information from the at
least one of the plurality of providers.

273. (New) The method of claim 271, wherein the step of providing an arrangement
includes providing, to the user, a display including a name of the at least one of the
plurality of providers.

274. (New) The method of claim 257, further comprising the steps of:
receiving an input request and at least one user-specified beneficiary group,
associating the transaction with a beneficiary group, from the computer device;
searching for the at least one provider, based upon the arrangement and the
received input request and the at least one user-specified beneficiary group, the
arrangement including a synergistic concentric circle search arrangement; and
outputting any associated providers to the user.

275. (New) The method of claim 271, wherein the display includes hyperlinks to the at
least one of the plurality of providers who have indicated a willingness to distribute a
part of the predetermined benefit, if any, of a transaction to the at least one of the
plurality of beneficiary groups.

276. (New) The method of claim 255, wherein the predetermined benefit is provided
through electronic funds transfer.

277. (New) The method of claim 255, wherein the predetermined benefit is provided through mail.

278. (New) The method of claim 255, wherein the predetermined benefit is selected from the group comprising goods, cash, credit, tangible services, intangible services, and information.